

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Danae L Shildt
aka Danae Dahlstrom
Debtor(s)

Bankruptcy Case No.: 20-20844-GLT
Issued Per Oct. 22, 2020 Proceeding
Chapter: 13
Docket No.: 44 – 14, 40
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated March 28, 2020 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$3,016 as of November 2020. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on at , in .*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: Quicken Loans (Claim No. 6); Municipality of Bethel Park sewage (Claim No. 11) .
- ☒ H. Additional Terms: The secured claim of Wells Fargo Bank (Claim No. 2) shall govern as to claim amount, to be paid at the modified plan interest in a monthly amount to be determined by Trustee to pay in full.

The following notice of post-petition mortgage fees, expenses and charges of Quicken Loans (Claim No. 6) in the amount of \$650.00, will be paid under Plan after objection deadline has passed if no objection filed and sustained. To extent objection is filed and sustained amount will be added to the unsecured pot.

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

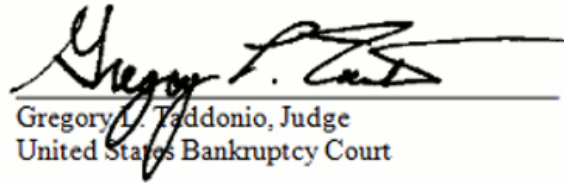
B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.



Gregory A. Taddonio, Judge
United States Bankruptcy Court

Dated: October 27, 2020

cc: All Parties in Interest to be served by Clerk in seven (7) days

In re:
Danae L Shildt
Debtor(s)

Case No. 20-20844-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Oct 27, 2020

User: jhel
Form ID: 149

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Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 29, 2020:

Recip ID	Recipient Name and Address
db	+ Danae L Shildt, 185 Stonewood Drive, Bethel Park, PA 15102-2266
cr	+ Municipality of Bethel Park, GRB Law, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219 UNITED STATES OF AMERICA 15219-6101
cr	+ Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15211759	+ Allegheny Health Network, 12311 Perry Highway, Wexford, PA 15090-8344
15211760	+ Amex/dsnb, Po Box 8218, Mason, OH 45040-8218
15229696	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15230792	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L, 6409 Congress Avenue, suite 100, Boca Raton, FL 33487-2853
15211766	+ Municipality Of Bethel Park, C/O Jordan Tax, 7100 bAPTIST rOAD, Bethel Park, PA 15102-3908
15257073	+ Municipality of Bethel Park, GRB Law, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh PA 15219-6101
15224280	+ Peoples Gas, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
15224281	+ Point Park, 201 Wood St, Pittsburgh, PA 15222-1984
15235118	+ Quicken Loans, LLC fka Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
15236410	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15236406	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
15229515	+ Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh, NC 27605-1000
15211770	+ Wells Fargo Dealer Svc, Po Box 10709, Raleigh, NC 27605-0709

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
15229841	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Oct 28 2020 01:15:56	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15211761	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Oct 28 2020 01:15:56	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
15211762	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 28 2020 02:24:00	Comenitybank/ny&co, Po Box 182789, Columbus, OH 43218-2789
15241395	Email/Text: bnc-quantum@quantum3group.com	Oct 28 2020 02:25:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
15211763	+ Email/Text: DMCCO.VBASPL@va.gov	Oct 28 2020 02:27:00	Dept Of Veterans Affai, Pob 11930, St Paul, MN 55111-0930
15211764	Email/PDF: ais.chase.ebn@americaninfosource.com	Oct 28 2020 01:12:22	Jpmcb Card, Po Box 15369, Wilmington, DE 19850
15211765	+ Email/Text: PBNCNotifications@peritussservices.com	Oct 28 2020 02:24:00	Kohls/capone, Po Box 3115, Milwaukee, WI 53201-3115
15238761	Email/Text: bnc-quantum@quantum3group.com	Oct 28 2020 02:25:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788

District/off: 0315-2

User: jhel

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Date Rcvd: Oct 27, 2020

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15211767	+ Email/Text: bankruptcyteam@quickenloans.com	Oct 28 2020 02:27:00	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-1906
15211768	Email/Text: amieg@stcol.com	Oct 28 2020 02:24:00	State Collection Servi, 2509 S Stoughton Rd, Madison, WI 53716
15211769	+ Email/Text: bankruptcydepartment@tsico.com	Oct 28 2020 02:27:00	Transworld Systems, PO Box 15618, Wilmington, DE 19850-5618

TOTAL: 11

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Quicken Loans Inc.
15224272	*+	Allegheny Health Network, 12311 Perry Highway, Wexford, PA 15090-8344
15224273	*+	Amex/dsnb, Po Box 8218, Mason, OH 45040-8218
15224274	*+	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
15224275	*+	Comenitybank/ny&co, Po Box 182789, Columbus, OH 43218-2789
15224276	*+	Dept Of Veterans Affai, Pob 11930, St Paul, MN 55111-0930
15224277	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Jpmcb Card, Po Box 15369, Wilmington, DE 19850
15224278	*+	Kohls/capone, Po Box 3115, Milwaukee, WI 53201-3115
15224279	*+	Municipality Of Bethel Park, C/O Jordan Tax, 7100 bAPTIST rOAD, Bethel Park, PA 15102-3908
15224282	*+	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-1906
15224283	*P++	STATE COLLECTION SERVICE INC, 2509 S STOUGHTON RD, MADISON WI 53716-3314, address filed with court:, State Collection Servi, 2509 S Stoughton Rd, Madison, WI 53716
15224284	*+	Transworld Systems, PO Box 15618, Wilmington, DE 19850-5618
15224285	*+	Wells Fargo Dealer Svc, Po Box 10709, Raleigh, NC 27605-0709

TOTAL: 1 Undeliverable, 12 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 29, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 27, 2020 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Quicken Loans Inc. bnicholas@kmlawgroup.com
Jeffrey R. Hunt	on behalf of Creditor Municipality of Bethel Park jhunt@grblaw.com cnoroski@grblaw.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Paul W. McElrath, Jr.	on behalf of Debtor Danae L Shildt ecf@mcelrathlaw.com donotemail.ecfbackuponly@gmail.com

District/off: 0315-2

User: jhel

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Date Rcvd: Oct 27, 2020

Form ID: 149

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Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com
Equitablebankruptcy@peoples-gas.com; srk@sjwpgh.com

TOTAL: 6